

EXHIBIT C



P.O. Box 6723
Springfield, OH 45501
866-825-9265
O C W E N Fax: 888-882-1816

10/27/2012

DANIEL NIETLING
1021 N POND RD
EUGENE, OR 97401-1400

Subject:
Loan Number: **REDACTED**
Hazard Insurance: Expiration Date 06/26/2012
Property Address:
3033 SILVER MAPLE
VIRGINIA BEACH, VA 23452

THIRD NOTICE OF INTENT TO PLACE INSURANCE

Dear Customer:

Our records show that we have not yet received evidence of a new or renewal insurance policy covering your house. It appears that you do not have insurance as of the expiration date shown above. We have previously sent you two notices indicating we did not have proof of insurance coverage, but we have no record of a response from you. The terms of your mortgage or deed of trust requires you to continually maintain acceptable hazard insurance coverage on your property and permits us to purchase it at your expense if you fail to do so. Therefore, we are alerting you for a third time that we have not received acceptable insurance policy information covering your property. Your current hazard insurance policy is no longer effective as of the expiration date shown above. To ensure compliance with your loan agreement, here's what you need to do:

Please read the important information and instructions contained in this letter.

In the mortgage documents you signed, you agreed to keep insurance on your property. Failure to do so is a breach of those requirements. You have the right to purchase insurance from the insurance company of your choice. **If you do not have a current policy covering your property, please contact your agent or carrier and purchase coverage. If you have already purchased coverage, please contact your agent or carrier and have them fax a copy of the declaration page to 1-888-882-1816, e-mail it to us at updateinsuranceinfo@ocwen.com, or mail it to us at the address shown below.** Please make sure your policy references your Ocwen loan number, and ensure that the Mortgagee Clause on your policy reads:

OCWEN LOAN SERVICING, LLC
ITS SUCCESSORS AND/OR ASSIGNS
Attention: REDACTED
PO BOX 6723
SPRINGFIELD, OH 45501-6723

You may also visit www.mycoverageinfo.com using a PIN number of **REDACTED** and provide us with your insurance information. You may also have your agent contact us at 1-866-825-9265 to provide us with updated insurance coverage information.

Thirty days from the date of this letter, we will charge your escrow account \$2,197.00 for insurance coverage if you do not provide acceptable proof of coverage before that time. If you do not have an escrow account, one may be established. Your monthly payment may be increased to include the cost of this policy, or you will be billed directly. Once your account has been billed, we will mail you a full copy of your policy that includes all coverage details.

The policy we have obtained for you will cover your property for risks of direct loss subject to the terms of the policy. It does not protect your personal property, nor does it protect you for liability against injuries that occur on your property. For example, if your property were burglarized, it would not cover the stolen property.

We strongly recommend that you obtain your own insurance coverage. The annual insurance policy we purchased will remain in effect until you provide us with evidence of acceptable coverage, at which time the policy we obtained will be cancelled and you will receive a refund of any unearned premium, as calculated by the insurance company. Please note that you may cancel this coverage at any time by providing us with evidence of other acceptable coverage; however, if the effective date of your acceptable coverage is after the expiration date of your previous homeowner's insurance policy, you will be charged for the number of days that coverage was provided under the policy that we purchased.

As we indicated in previous letters to you:

- **The cost of the hazard insurance we obtained is likely much higher than insurance you can obtain on your own.** The higher cost is because the insurance we purchased is issued automatically without evaluating the risk of insuring your property. When comparing premiums, remember that our policy provides very limited coverage as indicated below.
- **The hazard insurance we obtained may provide benefits to you, but is primarily for the benefit of the owner of your mortgage loan.** If you incur property damage or loss, you may not have adequate coverage for any damages that you suffer because the owner of your loan will be paid first.
- **The hazard insurance we obtained only covers the structure of your home (for example, the building, walls, floors, roof and permanent attachments).**
 - It does not cover your furniture or any of your other personal belongings.
 - It does not cover the cost of temporarily living outside of your home because it was damaged and is being repaired.
 - It does not cover any liability incurred by you personally to someone who is injured while on your property.
- **The hazard insurance we obtained does not cover any amounts you feel your home is worth in excess of the last amount of dwelling coverage that you obtained and we entered on our records.** If we did not know the last amount of insurance coverage you had, we purchased coverage in the amount of the unpaid principal balance of your loan on the date we requested the insurance coverage to begin. If you have information to verify that the amount should be different, please notify us. This request must be submitted in writing and should be sent to the address shown on the first page. Please remember to put your Ocwen account number on your letter.
- **The hazard insurance we purchase will be effective beginning on the date that your previous acceptable insurance expired or was cancelled (regardless of whether or not your policy provided insurance coverage to the owner of your mortgage loan after that date).** Insurance that protects only the owner of your loan after your policy expiration or cancellation date is limited insurance that is not acceptable insurance coverage to us. It will be superseded by the acceptable hazard insurance policy we purchase.

Any policy we purchase on your behalf may be canceled at any time by giving us acceptable proof of other insurance. Upon prompt receipt of your policy, this coverage will be canceled. You will only be charged for the days that this policy was needed. There is no charge to you if there has been no lapse in coverage. Any unused premium will be refunded to your escrow account.

We have incurred expenses in placing this insurance policy. Such expenses are recoverable by us as stated in your loan documents. Part of the policy premium charged to your escrow account may be used by Ocwen to reimburse these expenses.

Thank you for taking the time to help us resolve this matter. We appreciate the opportunity to serve you and look forward to meeting your mortgage needs. If you or your insurance agent have any questions or believe there is an error in our records, please call us at 1-866-825-9265 Monday through Friday between 8:30 a.m. and 9:00 p.m. Eastern Time, and one of our Customer Care Agents will be happy to assist you.

Sincerely,

Insurance Department

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.